

UNITED STATES BANKRUPTCY COURT
DISTRICT OF SOUTH CAROLINA

IN RE:)
)
Felicia Jynece Mitchell)
)
)
DEBTOR.)
_____)

CASE NO. 21-00531-eg
CHAPTER 13

ORDER APPROVING APPLICATION FOR SETTLEMENT AND COMPROMISE

The proceeding comes before the court on the debtor's application for settlement and compromise of an insurance claim arising from an automobile accident. The debtor's 2008 Chrysler 300 was involved in an accident on November 17, 2022.

The debtor represented to the court that the settlement will result in a gross settlement of \$4,972.70, less the retained salvage title in the amount of \$1,001.22, leaving a net settlement of \$3,971.48. USAA Insurance shall pay approximately \$364.04 directly to Auto Money Title Loans (hereinafter "Creditor") in full satisfaction of their allowed, secured claim. The remaining net insurance proceeds in the amount of \$3,607.44 shall be retained by the debtor. Ms. Mitchell seeks to accept the reduced insurance settlement and retain the 2008 Chrysler 300 with a salvaged title. The debtor further seeks to use the insurance proceeds to make repairs to the vehicle.


It appearing that no timely responses or objections to the motion to approve the settlement of the insurance claim have been filed with this court, it is,

ORDERED, that the debtor is authorized to settle the pending insurance claim with USAA Insurance for \$4,972.70. USAA Insurance shall pay approximately \$364.04 directly to Auto Money Title Loans in full satisfaction of their allowed, secured claim. Creditor shall convey a satisfied title directly to the debtor within 10 days of the satisfaction of the balance of their claim. The remaining net insurance proceeds in the amount of \$3,607.44 shall be paid directly to the debtor by USAA Insurance. The Chapter 13 Trustee shall make no further disbursements to Auto Money Title Loans on its secured claim. The Chapter 13 Trustee is not responsible for the transfer or satisfaction of this title.

IT IS SO ORDERED.

FILED BY THE COURT
01/17/2023




Elisabetta G. M. Gasparini
US Bankruptcy Judge
District of South Carolina

Entered: 01/17/2023